

Subject Medicare Supplement Policies

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Overview

This bill prohibits the use of medical underwriting or applying preexisting condition limits to Medicare supplement policies. Prohibits the sale of Medicare supplement policies outside of certain special times and events and the annual open enrollment period (January 1 to March 31).

Summary

Section	Description
1	Policy requirements. Corrects cross-reference.
2	Suspension based on entitlement to medical assistance. Makes conforming changes.
3	Limitations on denials, conditions, and pricing of coverage. Provides that the issuer of a Medicare supplement policy cannot impose preexisting condition limitations or use medical underwriting or age to determine pricing during the first six months a person is able to sign-up for Medicare or during the open enrollment period.
4	Renewal or continuation provisions. Makes conforming changes.
5	Guaranteed issue for eligible persons. Provides that individuals described in paragraph (b) may enroll during the guaranteed issue period.
6	Open enrollment. Prohibits Medicare supplement policies from being sold outside of the open enrollment period.

<u>Section</u>	<u>Description</u>
7	Prohibited policy provisions. Makes conforming changes.
8	Open enrollment. Defines “open enrollment” as the same time period as Medicare Advantage plan open enrollment (January 1 to March 31 annually).
9	Questions. Makes conforming changes.
10	Repealer. Repeals Minnesota Statutes, section 62A.31, subdivisions 1b and 1i. Both subdivisions reference preexisting condition limitations.



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